

National Association of Retired & Veteran Railway Employees, Inc.

NARVRE National Office 509 W Reed St • Moberly, MO 65270

Phone: 660/269-8895 • Fax: 660/269-8896 • Toll Free: 1-800-551-2588

Email: NARVRE@gmail.com • WEBSITE: www.narvre.info

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NARVRE NEWSLETTER JANUARY 2015 VOL. 29 NO. 01

FROM THE

NATIONAL PRESIDENT —

his is the first newsletter since the elections and major changes took place. The 2014 Midterm election showed only 33% of voters showed up. This is the lowest turnout since 1942. Republicans now control both the House and Senate with sizeable majorities. The new House of Representatives in the 114th Congress will have 247 Republicans and 188 Democrats which is the largest

Republican majority since 1929-1931 when President Herbert Hoover was in office. That is a net gain of 75 seats since 2010. The new United States Senate will have 54 Republicans, 44 Democrats and two independents who will caucus with the Democrats.

Senator Mitch McConnell, R-KY will be the new Majority Leader in the Senate on January 3, 2015. Rep. John Boehner, R-OH will continue to be Speaker of the House of Representatives in the new Congress. The GOP will Chair all

From the National Legislative Director —

he beginning of a New Year will soon be upon us, and with it comes the new 114th Congress, with many new faces of those elected to office last November. The Republican party will now hold the majority in the U.S. Senate, as well as the House of Representatives. That's what we know at this point in time. There is much speculation about legislative changes that may be proposed in order to change policies that could affect seniors and retirees. We must wait and see how this plays out, in the weeks and months ahead.

Presently, the House and Senate are expected to get their appropriation bills finished this week, all assembled in a large omnibus bill, in order to keep the government running and avert a shutdown. That apparently will be accomplished in order for their holiday recess to commence this weekend, although there are areas of contention to be ironed out in the bill passed by the House. An agreement and provision was added to the bill that threatens to cut private sector retiree pensions which are protected under the Pension Benefit Guaranty Corp (PBGC). The PBGC is a federal agency that has the task of protecting the pension benefits of over 10 million U.S. workers covered by more than 1400 multi-

employer private pension plans. A smaller number of these pension plans are distressed, underfunded, and in trouble. The House has agreed to attach this provision to the Omnibus Spending Bill, without the opportunity for hearings, public comment, or a vote. This agreement also represents substantial change to policies that have protected the pensions of workers for decades. Many Unions and retiree organizations believe that the Congress has declared war on American retirees by allowing these cuts to existing retirees' pensions and that it is simply the wrong way to address the problems of a smaller number of troubled pension plans. NARVRE agrees that the Congress should abide by the intent of existing law on this pension issue. One such law is the Employee Retirement Income Security Act (ERISA), which expressly forbids any cuts to the earned pension benefits of workers who have already retired. Machinists Union International President Tom Buffenbarger, representing workers to include railroad employees, and retirees, has issued an alarm stating "the long-standing promise of a secure pension system must not be overturned by unaccountable lawmakers in a lame-duck session of Congress". It must be pointed out, with absolute clarity, that while this present issue does not invoke or touch the integrity of the railroad retirement

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committees and set the agenda in both bodies. Committees of jurisdiction that NARVRE watches carefully are Ways and Means chaired by Rep. Paul Ryan, R-WI (New Chair) and Senate Finance chaired by Senator Orrin Hatch, R-UT (New Chair). These two committees have the responsibility over Railroad Retirement as well as the tax code. We also will be watching what this committee does with social security, Medicare and Medicaid. Other committees we will be watching are the House Transportation & Infrastructure Committee which has the responsibility for all forms of transportation including rail and Amtrak. This committee will be chaired by Rep. Bill Shuster, R-PA and the Ranking Member Rep. Peter DeFazio, D-OR. The Senate Commerce Committee will be chaired by Senator John Thune,

NARVRE members will get a clue of what may be on the agenda by watching the House and Senate Budget Committees which will set the guidelines for the appropriations committees. You can expect cuts from these committees we just don't know where. The Senate Committee will be chaired by Senator Jeff Sessions, R-AL and new chair Rep. Tom Price, R-GA in the House.

We may expect some type of "entitlement" reform later on in 2015 by

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Area 6 Director Vacancy

Encompasses states of CO, KS, NE, ND, SD, WY Open to male or female member of NARVRE.

Contact Tony Padilla NVP at (512) 523-8465

From the National Vice President —

appy New Year to all the family of NARVRE members. This is the time of the year that we begin to make resolutions for a most prosperous year not only for our organization but also for the family facing and dealing with geriatrics in our golden years. For NARVE we look to preparing means to improve our lives through securing and preserving our precious pension and healthcare benefits. With that in mind, let me first report the good news on one more victory attributed to NARVRE for the FY2015 and FY2016 Budget. If you remember, in the November issue of our NARVRE newsletter I reported that our RRB Retirees were facing a threat of losing our Railroad Retirement benefit that is now under Medicare statutory authority to contract with a Medicare Part B contractor represented by Palmetto, GBA. It took from September to December to convincing CMS and the Budgeteers not to eliminate this statutory authority we have enjoyed for over 50 years. On October 3rd we got an answer from the CMS Administrator that there would not be a change in the law for FY2015 Budget. However, I was more concerned for the FY2016 Budget due to be out in January 2015. I wrote a second letter to request about the FY2016 Budget. Both letters were used by the RRB to persuade

the Budgeteers to preserve the current law NARVRE members which represents 519,542 retirees in the rail industry most of which are of 65 years of age and are covered under the Railroad Retirement Board (RRB) Medicare represented by Palmetto, GBA assuring CMS that NARVRE has demonstrated we are very satisfied with the representation the contractor under the RRB provides. Expressing appreciation to NARVRE, in December we were notified and advised by the RRB that the elimination provision was not included in the FY2016 Budget proposal. This is one more NARVRE victory in our efforts to preserve our Railroad Retirement Benefits.

I am inspired and I find myself more determined than ever to be prepared to continue the fight we face periodically in the U.S. Congress. I hope all members of NARVRE realize that this is their victory because we speak using membershipnumbers as we seek to the challengers we will be facing in this current congress which is not very friendly to seniors. We do not know what is coming yet. But they started in the current FY2015 Budget CR with weakening and cutting Multiemployer Pension Plans. We are ready to respond to the new Congress.

NARVREE MEMBERSHIP REPORT: We continue to have a decline in the number of NARVRE members who have not renewed their membership when we compared 2013 to 2014. The home office shows a difference of 1,735 members that did not renew membership for 2014. We can only speculate the reason for the decline. We have 135 Units with 13,174 members belonging to those Units, plus 3,382 members in the at large Unit 800 giving us a grand total membership of 16,556. In 2014 we had approximately 72 deaths reported in the 135 Units. We have 691 new members in the 135 Units with 125 members of those being from the 801 at large Unit. There were 5 Units closed during the same period with only two new units established, all since the May 2014 National Convention in Sacramento.

It is not new that our Area Directors are not being able to establish new Units although they have been steadily and randomly picking up members. But is like pooling teeth, hard and painful. One of the biggest problems I see is that although we could have had some new units, it was not done because no one wants to step up to be an officer. We know the potential to building and establishing new units is there. But, we have to find ways to recruit.

A new bulletin board poster is being developed to see if we can attract new members. It has been widely noted that

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From the National Secretary-Treasurer

Happy New Year 2015!

B est Wishes to one and all we are starting the new year with membership on file

Totaling 17,202. We can always improve on that number by getting everyone to tell your railroad friends about NARVRE. This is very important because NARVRE needs you, and you need NARVRE.

NARVRE Officers, Directors and Members have fought for NARVRE many times in the past and have always come through to preserve our Railroad Retirement Trust for retirees, whether Narvre members or not.

The good news is we will get a 2015 raise in our retirement income of Tier I 1.7 percent increase and Tier II 0.6 percent increase of the CPI rise. Be sure and listen to

all Legislative Reports as the new Congress goes into session in January, employer pension plans are under scrutiny in the lame duck session this is extraordinary and dangerous no details available. Article in the National Journal online.

<u>Call your Representative and Senators — toll free 1-877-668-3864 Congress — 1-877-668-3866 Senate.</u>

There is the Employee Retirement Income Security Act, which governs private pensions and it is now illegal to cut retirees' benefits while their plans are still solvent, which our RR plan is solvent.

We thank all Unit S/T and Sec and Unit 801 members for their efforts in getting their membership dues into the National Office before the January 1, 2015 deadline. If you have not sent in your Unit dues or 801 members at large dues, please do so as soon as possible, after February 28, 2015 you will not receive the March or later issues of the newsletter until you have paid your 2015 dues.

We have had a few that have paid their 2014 and 2015 dues and we appreciate their efforts to help NARVRE with these payments.

We have been working to upgrade our Facebook pages and they are linked to narvre@gmail.com which is our main communication link for NARVRE.

Don't forget to check our www. NARVRE.info website to browse through the information available.

We also have the Newsletters, report forms, brochure and other items of interest in our Reports and Forms section. Read about your Officers and new Director in Area 8.

We have lost do to death many dedicated members of NARVRE and on Sept 22, 2014 Harold Zweifel of Unit 20 Columbus, OH passed away. Harold worked for the National NARVRE Office as well as the Ohio State Organization and Vice President of Unit 20 we recognize his valuable work for all of us and he will be missed.

- Joyce A. Burton, National Sec/Treas

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Ways and Means and Senate Finance. Keep in mind all tax proposals must initiate in the House of Representatives by the Ways and Means Committee.

I want to congratulate new Area Director 8 Rick Olson from San Diego on filling the vacancy that has been open for a while. I also want to thank past Area 8 Director Bob Bloomer for his service and great work on behalf of NARVRE members during his tenure.

We still have a vacancy in Area 6 which encompasses the state of Colorado, Kansas, Nebraska, North Dakota, South Dakota and Wyoming. This position is open to male or female living in that jurisdiction and a dues paying member of NARVRE. You can contact NVP Tony Padilla for further information.

- Tom Dwyer, National President

(National Vice President from page 2)

retirees do not even know our NARVRE organization exists. The announcement from employee bulletin boards and work train station bulletin boards will help to promote our NARVRE organization while the railroad employees are still working. Distribution of this POSTER will be widely used at all railroad events including union meetings and conventions. Walt Barrows, the Labor Member of the Railroad Retirement Board has also announced to us that they will be inviting NARVRE to all of their informational meeting they do throughout the country. These meetings are normally for prospective retirees. We hope that all members can help promote the expansion of our membership. 2015 is membership drive year leading to the 2016 NARVRE National Convention in St. Louis, MO May 15-17. I will be working closer with Area Directors during this Membership Organizing Campaign. All Area Directors are encouraged continue to increase membership with more priority in establishing new units. Every member can help bring in new members to your local Units. If everyone could bring in just one member, we could be growing steadily. Organize to promote, preserve and protect the very essence of our organization, your Railroad Retirement Pension.

 Tony Padilla National Vice President

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system, we remain troubled and concerned that allowing changes to existing laws, in the fashion just mentioned, is a potentially dangerous precedent for all other pension or annuity plans, to include Social Security and Railroad Retirement. NARVRE must take a stand and support other American retirees and their right to their justly earned pensions and retirement benefits. The birth and history of railroad retirement comes from similar laws passed by the Congress, and we, of course, expect that the intent and order of those laws be respected and followed when necessary to resolve certain problems.

As information, NARVRE will need to keep watch on the Social Security system in the new Congress, as well. We work with the Social Security Administration (SSA) through interchange agreements that are important to the Railroad Retirement Board. We need to help strengthen Social Security and be alert for more attempts to cut funding needed at the SSA. As reported recently, far to many Social Security field offices have been closed, affecting many elderly citizens drawing substandard benefits. We will stay briefed on

the issues, and keep the membership advised.

For those of us with new Representatives elected to the House & Senate, we need to do our part in educating their staff on railroad retirement, and NARVRE. They need to understand that we are covered under railroad retirement and not social security, that our annuities and retirement benefits are fully funded, and paid for by employees and employers in the railroad industry. They also need to know that the Congress where they now work voted to enact the Railroad Retirement Act in 1937. They will also want to know that you belong to NARVRE, which is a legislative lobbying association, whose sole purpose is the protection and preservation of the Railroad Retirement System. Ask your Representatives to sign you up for their emails, in order to receive updates on their work and issues. If you're not online, ask them to send you their newsletter via US mail.

This office has been receiving new "delivery errors" from our emails to members on file. If you want to receive these periodic legislative email updates, simply contact this office with your current email address.

- Gary M. Faley, Legislative Director



At the NARVRE Unit #043 Conneaut, Ohio meeting December 8th 2014, The Unit made a donation of \$100.00 to the Eagles Ladies Auxiliary #408 Conneaut, Ohio for the Children's Christmas Party. Pictured from left to right is President Jon Brady NARVRE Unit #043, From the Eagles Ladies Auxiliary #408 President Kim Newbold, Secretary Gerri Loudermilk, and Trustee June Georskey, Secretary-Treasurer Ralph Mongenel NARVRE Unit #043. David M. Harlacher NARVRE #043 Communications Officer.

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National President Thomas Dwver 11304 Norway St. NW Coon Rapids MN 55448-3269 763-757-1501 FAX 763-767-5794 tdwyertcu@aol.com

National Vice President Anthony "Tony" Padilla 303 Black Cap Run Buda, TX 78610-4978 Home: 512-523-8465 Cell: 512-552-8703 tonypadillatcuiam@austin.rr.com

National Secretary-Treasurer Joyce A. Burton 509 W Reed St Moberly, MO 65270 660-269-8895 narvre@gmail.com

National Legislative Director Gary M Faley 6324 Calkins Road Flint, MI 48532-3207 810-733-7256 faleyg@comcast.net

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NATIONAL ASSOCIATION OF RETIRED AND VETERAN RAILWAY EMPLOYEES, INC. 509 W REED ST Moberly, MO 65270 JANUARY, 2015

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Mental Health Care And Railroad Medicare Coverage From Palmetto, GBA

occur at any time, stressful holidays and the let-down after the holidays often and can happen to anyone. They are nothing to be ashamed of. While they can make these conditions worse. Mental health conditions, such as depression or anxiety, can come at any age

clinical social worker or clinical nurse specialist. or other doctor, physician assistant, nurse practitioner, a clinical psychologist your annual deductible is met and when the service is provided by: a psychiatrist mental health services (Medicare pays 80% while the patient pays 20%) after With that in mind, it's important to know that Railroad Medicare covers many

Some of the covered services are

- Annual screening for depression
- professionals who are allowed by the state to offer these services • Individual and group psychotherapy with doctors, or certain other licensed
- your current treatment is helping you • Testing to find determine if you're getting the services you need and/or • Family counseling (if the main purpose is to help with your treatment)

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- Psychiatric evaluation
- Medication management
- Occupational therapy that's part of your mental health treatment
- Individual patient training and education about your condition
- Diagnostic tests

have any of these following symptoms (this is not an all-inclusive list): Talk to your doctor or health care provider if you feel you may be depressed or

- Sad, empty, or hopeless feelings
- A lack of energy
- Trouble concentrating
- Difficulty sleeping or sleeping too much
- Little interest in things you used to enjoy
- Suicidal thoughts

8:30 a.m. to 7 p.m. ET. For the hearing impaired, call TTY/TDD at 877-566-3572. toll-free Customer Service Line at 800-833-4455, Monday through Friday, from This line is for the hearing impaired with the appropriate dial-up service and is If you have questions about your Railroad Medicare coverage, you can call our

available during the same hours Customer Service Representatives are available. of our main webpage at www.PalmettoGBA.com/RR/Me myrrmedicare. We also invite you to join our listserv/e-mail updates. Just select the 'E-Mail Updates' in the 'Stay Connected' section on the lower left-hand side We encourage you to visit our Facebook page at https://www.facebook.com/